

US Department of Commerce  
Patent and Trademark Office

Form PTO-1449 (Modified)

Atty. Docket No.:

002821.P001X

Application No.:

Not Yet Assigned

Applicant:

Jones et al

#4

Filing Date:

Concurrently Herewith

10525 U.S. P.O.  
09/495982  
02/01/00

US Patent Documents

Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date
<i>E</i>	08/24/82	4,346,442	Musmanno			
<i>E</i>	03/15/83	4,376,978	Musmanno			
<i>E</i>	06/24/86	4,597,046	Musmanno et al.			
<i>E</i>	02/10/87	4,642,767	Lerner			
<i>E</i>	03/31/92	5,101,353	Lupien et al	364	408	05/31/89
<i>E</i>	06/30/92	5,126,936	Champion et al	364	408	09/01/89
<i>E</i>	06/21/92	5,132,899	Fox	364	408	10/16/89
<i>E</i>	09/15/92	5,148,365	Dembo	364	402	08/15/89
<i>E</i>	06/22/93	5,222,019	Yoshino et al	364	408	10/03/91
<i>E</i>	07/13/93	5,227,967	Bailey	364	408	03/20/89
<i>E</i>	08/17/93	5,237,500	Perg et al	364	408	02/27/90
<i>E</i>	11/28/95	5,471,575	Glansante	395	144	01/03/92
<i>E</i>	10/08/96	5,563,783	Stolfo et al	364	408	04/04/95
<i>E</i>	11/25/97	5,692,233	Garman	705	36	02/03/95
<i>E</i>	07/01/98	5,784,696	Melnikoff	705	36	06/06/95
<i>E</i>	11/24/98	5,839,804	Ho	312	223.2	06/22/97
<i>E</i>	01/26/99	5,864,827	Wilson	705	35	06/27/97
<i>E</i>	01/26/99	5,864,828	Atkins	705	36	08/27/91
<i>E</i>	02/23/99	5,875,437	Atkins	705	40	04/15/97
<i>E</i>	03/16/99	5,884,285	Atkins	705	36	01/16/92
<i>E</i>	06/08/99	5,911,135	Atkins	705	36	04/16/91
<i>E</i>	06/29/99	5,918,217	Maggioncalda et al.	705	36	12/10/97
<i>E</i>	06/08/99	5,911,136	Atkins	705	36	03/26/97
<i>E</i>	06/08/82	4,334,270	Towers			
<i>E</i>	02/08/77	4,007,355	Moreno			
<i>E</i>	10/10/72	3,697,693	Deschenes et al.			
<i>E</i>	01/11/71	3,634,669	Soumas et al.			
<i>E</i>	07/01/97	5,644,727	Atkins			
<i>E</i>	01/26/88	4,722,055	Roberts			
<i>E</i>	05/03/88	4,742,457	Leon et al.			
<i>E</i>	06/21/88	4,752,877	Roberts et al.			
<i>E</i>	09/27/88	4,774,663	Musmanno et al.			
<i>E</i>	09/19/89	4,868,376	Lessin et al.			
<i>E</i>	10/24/89	4,876,648	Lloyd			
<i>E</i>	12/05/89	4,885,685	Wolfberg et al.			
<i>E</i>	06/04/96	5,523,942	Tyler et al.	364	401	03/31/94
<i>E</i>	06/18/91	5,025,138	Cuervo			
<i>E</i>	01/07/97	5,592,379	Finfrock et al.	395	239	10/06/94

Examiner

Thomas A. Dyer

Date Considered

8/22/02

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<b>US Department of Commerce</b> <b>Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>	<b>Atty. Docket No.:</b>	<b>Application No.:</b>
	002821.P001X	Not Yet Assigned
	<b>Applicant:</b>	
	Jones et al	
<b>Filing Date:</b>		
Concurrently Herewith		

**US Patent Documents**

Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date
<i>JD</i>	03/20/90	4,910,676	Allredge			
<i>JD</i>	12/31/96	5,590,037	Ryan et al.			
<i>JD</i>	06/12/90	4,933,842	Durbin et al.			
<i>JD</i>	01/29/91	4,989,141	Lyons et al.			
<i>JD</i>	09/26/95	5,454,104	Steidlmayer et al.			
<i>JD</i>	06/15/93	5,220,500	Baird et al.			
<i>JD</i>	08/28/90	4,953,085	Atkins			
	<del>05/03/88</del>	<del>4,742,457</del>	<del>Leon et al</del> <i>previous page</i>	<del>364</del>	<del>408</del>	<del>08/27/85</del>
	<del>09/15/92</del>	<del>5,148,365</del>	<del>Dembo</del> <i>previous page</i>	<del>364</del>	<del>402</del>	<del>08/15/89</del>
	<del>07/13/93</del>	<del>5,227,967</del>	<del>Bailey</del> <i>previous page</i>	<del>364</del>	<del>408</del>	<del>03/20/89</del>
	<del>06/04/96</del>	<del>5,523,942</del>	<del>Tyler et al</del> <i>previous page</i>	<del>364</del>	<del>401</del>	<del>03/31/94</del>
	<del>11/25/97</del>	<del>5,692,233</del>	<del>Garman</del> <i>previous page</i>	<del>705</del>	<del>36</del>	<del>02/03/95</del>
	<del>07/21/98</del>	<del>5,784,696</del>	<del>Melnikoff</del> <i>previous page</i>	<del>705</del>	<del>36</del>	<del>06/06/95</del>

**Foreign Patent Documents**

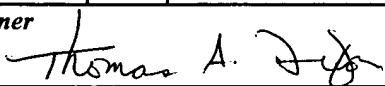
Examiner's Initials	Date	Document Number	Country	Class	Sub- Class	Translation
<i>JD</i>	12/01/93	0 572 281 A1	Europe	<del>G06F</del>	<del>15/30</del>	<del>Yes</del>
<i>JD</i>	02/29/96	WO 96/06402	PCT	G06F	17/60	Yes
<i>JD</i>	10/08/98	WO 98/44444	PCT	<del>G06F</del>	<del>19/00</del>	Yes
<i>JD</i>	04/02/98	WO 98/13776	PCT	G06F	17/60	Yes

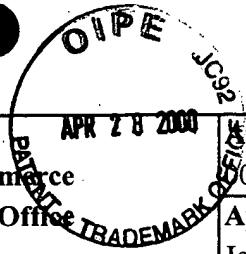
**Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)**

<i>JD</i>	International Search Report; PCT/US 98/19920
<i>JD</i>	International Search Report; PCT/US 98/19951
<i>JD</i>	International Search Report; PCT/US 98/19952
<i>JD</i>	International Search Report; PCT/US 98/20709
<i>JD</i>	Nikolopoulos and Fellrath, "A Hybrid Expert System for Investment Advising", IEEE, 1994, pp. 1818-1820
<i>JD</i>	Eggenschwiler and Gamma, "ET++SwapsManager: Using Object Technology in the Financial Engineering Domain", OOPSLA, 1992, pp. 166-177
<i>JD</i>	Sharpe, "Asset Allocation: Management Style and Performance Measurement", The Journal of Portfolio Management, Winter, 1992, Vol. 18, Num. 2, pp. 1-14.
<i>JD</i>	"Science and Technology", Business Week, October 7, 1985, <del>p. 108</del> <i>3 pages "Financial Planner with Herpes of Sil.con"</i>
<i>JD</i>	Fayette Hickox, "Information Technology, Learning about Artificial Intelligence", Institutional Investor, pp. 209-210, July, 1986.
<i>JD</i>	Paul Lichtman, "Software: The Professional Plan", Lotus, November, 1986, pp. 121 & 140.
<i>JD</i>	Daniel P. Wiener, "Software Packages for Investors", Fortune/1987 Investors Guide, pp. 185-188.

<b>Examiner</b> <i>Thomas A. Dyer</i>	<b>Date Considered</b> <i>8/22/02</i>
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		<b>Applicant:</b> Jones et al					
		<b>Filing Date:</b> Concurrently Herewith					
<b>US Patent Documents</b>							
<b>Examiner's Initials</b>		<b>Date</b>	<b>Document Number</b>	<b>Name</b>	<b>Class</b>	<b>Sub- Class</b>	<b>Filing Date</b>
<b>Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)</b>							
D				Woodwell, "Automating Your Financial Portfolio", Second Edition, 1986.			
D				The Funds Management Group, Inc., "Funds Allocation System", Software Update, pp. 1-9, No Date.			
D				"FPS/Optimum, "The Extended Analysis Language for All Users", pp. 1-2, 1986.			
D				Henry Fersko-Weiss, "Dialing for Profits, Managing the Market", Product Review, No Date.			
D				Sharpe et al., "Investments", Fifth Edition, Chapter 8, pp. 193-231, Chapter 11, pp. 293-321, Chapter 23, pp. 827-863, 1995.			
D				Jensen and King, "Frontier: A graphical interface for portfolio optimization in a piecewise linear-quadratic risk framework", IBM Systems Journal, vol. 31, no. 1, 1992, pp.62-70			
D				Schmerken, "Making Risk Analysis Easy As Alpha, Beta", Wall Street Computer Review, 1988, vol.5 #4, pp.8,10,12			
D				Malliaris and Salchenberger, "Beating the Best: A Neural Network Challenges the Black-Scholes Formula", IEEE, 1993, pp.445-449			
D				"1990 Buyer's Guide", Wall Street Computer Review, 1990, 23 pages			
D				Pantazopoulos et al, "A Knowledge Based System for Evaluation of Option Pricing Algorithms", Computer Science Dept., Purdue University, 1998, pp.123-140			
D				Tanaka et al., "Possibility Portfolio Selection", IEEE, 1995, pp.813-818			
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D				"Asset Allocation - One Step at a Time", Global Investor, March, 1997, 8 pages.			
D				King, "Asymmetric risk measures and tracking models for portfolio optimization under uncertainty", J.C. Baltzer AG, 1993, pp.165-177			
D				"InterFace Institutional Software + Data", Ibbotson Associates, Wall Street Computer Review, 1998, 4 pages			
D				Edessess, Michael et al. "Scenario forecasting: Necessity, not choice." Journal of Portfolio Management, vol. 6 No. 3, pp. 10-15, Sprg 1980.			
D				"Keeping Up With Technology: The 1991 Software Update" Trusts & Estates, pp. 34-67, Jun. 1991.			
D				"Barra Provides Combined Style Analysis and Asset Allocation Capabilities", downloaded from Website <a href="http://www.barra.com">http://www.barra.com</a> , in July of 1998.			
D				"EnCorr Products and Services", downloaded from Website <a href="http://www.ibbotson.com">http://www.ibbotson.com</a> , in July of 1998.			
D				"Net Results TM, Your On-Line Financial Advisor", downloaded from Website <a href="http://www.isnetwork.com">http://www.isnetwork.com</a> , in December of 1997.			
D				Keyes, Jessica. "Expert Allocator: Tools for portfolio optimization." Pension Management, pp. 44-46, May 1996.			
D				Paroush, Jacob. "Risk and wealth effects on efficient portfolio." Metroeconomica, vol. 26, No. 1-3, pp. 86-96, 1974.			
D				Voros, J. "Portfolio analysis--An analytic derivation of the efficient portfolio frontier." European Journal of Operations Research, vol. 23, No. 3, pp. 294-300, Mar. 1986.			
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US Department of Commerce Patent and Trademark Office  Form PTO-1449 (Modified)	Atty. Docket No.: 002821.P001X	Application No.: 09/495,982
	Applicant: Jones et al	
	Filing Date: February 1, 2000	

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Examiner's Initials	Date	Document Number	Name	Class	Sub-Class	Filing Date
<i>AD</i>	07/27/99	5,930,774	Chennault	<del>705</del>	<del>36</del>	<del>01/29/96</del>
<i>AD</i>	08/03/99	5,933,815	Golden	<del>705</del>	<del>35</del>	<del>05/01/95</del>
<i>AD</i>	09/22/98	5,812,987	Luskin et al.	<del>705</del>	<del>36</del>	<del>03/13/95</del>
<i>AD</i>	09/08/98	5,806,049	Petruzzi	<del>705</del>	<del>36</del>	<del>09/30/96</del>
<i>AD</i>	03/16/99	5,884,283	Manos	<del>705</del>	<del>30</del>	<del>09/05/96</del>
<i>AD</i>	04/11/97	5,884,287	Edesess	<del>705</del>	<del>36</del>	<del>04/11/97</del>
<i>AD</i>	12/14/99	6,003,018	Michaud et al.	<del>705</del>	<del>36</del>	<del>09/09/98</del>
<i>AD</i>	10/06/98	5,819,238	Fernholz	<del>705</del>	<del>36</del>	<del>12/13/96</del>
<i>AD</i>	01/25/00	6,018,722	Ray et al.	<del>705</del>	<del>36</del>	<del>06/19/97</del>
<i>AD</i>	01/04/00	6,012,042	Black et al.	<del>705</del>	<del>36</del>	<del>08/16/96</del>
<i>AD</i>	11/16/99	5,987,433	Crapo	<del>705</del>	<del>36</del>	<del>06/03/96</del>
<i>AD</i>	01/04/00	6,012,043	Albright et al.	<del>705</del>	<del>36</del>	<del>09/09/96</del>
<i>AD</i>	03/03/87	4,648,037	Valentino	<del>364</del>	<del>408</del>	<del>03/15/84</del>
<i>AD</i>	07/27/99	5,930,775	McCauley et al.	<del>705</del>	<del>38</del>	<del>01/14/97</del>
<i>AD</i>	11/23/99	5,991,744	DiCresce	<del>705</del>	<del>36</del>	<del>10/31/97</del>
<i>AD</i>	11/16/99	5,987,434	Libman	<del>705</del>	<del>36</del>	<del>06/10/96</del>
<i>AD</i>	06/15/99	5,913,202	Motoyama	<del>705</del>	<del>35</del>	<del>06/13/97</del>
	<del>12/31/96</del>	<del>5,590,037</del>	Ryan et al. <i>copy page #4</i>	<del>395</del>	<del>204</del>	<del>09/17/93</del>

### Foreign Patent Documents

Examiner's Initials	Date	Document Number	Country	Class	Sub-Class	Translation
<i>AD</i>	02/04/99	WO 99/05625	PCT	<del>G06F</del>	<del>17/60</del>	
<i>AD</i>	12/03/98	WO 98/54666	PCT	<del>G06F</del>	<del>17/60</del>	
<i>AD</i>	04/01/99	WO 99/15985	PCT	<del>G06F</del>	<del>15/30</del>	
<i>AD</i>	05/06/99	WO 99/22323	PCT	<del>G06F</del>	<del>17/60</del>	
<i>AD</i>	02/21/91	WO 91/02326	PCT	<del>G06F</del>	<del>15/21</del>	

Examiner <i>Thomas A. Dixon</i>	Date Considered <i>8/22/02</i>
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